

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Joseph E Seitz
Anne G Seitz

Case No.: 1-18-02031 HWV

Chapter 13

Debtor(s)

NOTICE OF FINAL CURE PAYMENT

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

PART 1: MORTGAGE INFORMATION

Creditor Name:	M&T
Court Claim Number:	07
Last Four of Loan Number:	8429
Property Address if applicable:	10056 Mt Zion Rd

PART 2: CURE AMOUNT

Total cure disbursement made by the trustee:

a.	Allowed prepetition arrearages:	\$34,951.20
b.	Prepetition arrearages paid by the trustee:	\$34,951.20
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$0.00
f.	Postpetition arrearage paid by the trustee:	\$0.00
g.	Total b, d, and f:	\$34,951.20

PART 3: POSTPETITION MORTGAGE PAYMENT

Mortgage is/was paid directly by the debtor(s).

PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Date: July 28, 2025

Respectfully submitted,

/s/ Jack N. Zaharopoulos
Standing Chapter 13 Trustee
Suite A, 8125 Adams Drive
Hummelstown, PA 17036
Phone: (717) 566-6097
Fax: (717) 566-8313
email: info@pamd13trustee.com

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FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Joseph E Seitz
Anne G Seitz

Case No.: 1-18-02031 HWV

Chapter 13

Debtor(s)

CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on July 28, 2025, I served a copy of this Notice of Final Cure Payment on the following parties by 1st Class mail from Hummelstown, PA, unless served electronically.

Served Electronically

Lawrence V. Young, Esquire
135 North George St
York PA 17401

Served by First Class Mail

M&T Bank
PO Box 1288
Buffalo NY 14240-01288

Joseph E Seitz
Anne G Seitz
10056 Mt Zion Rd
Glen Rock PA 17327

I certify under penalty of perjury that the foregoing is true and correct.

Date: July 28, 2025

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee
Jack N. Zaharopoulos
Suite A, 8125 Adams Dr.
Hummelstown, PA 17036
Phone: (717) 566-6097
email: info@pamd13trustee.com

Disbursements for Claim

Case: 18-02031

JOSEPH E. SEITZ

M & T BANK
P.O. BOX 1288

BUFFALO, NY 14240-

Acct No: 8429

ARREARS - 10056 MT ZION ROAD - REFUND/PAID IN FULL

Sequence: 24
Modify:
Filed Date:
Hold Code: P

Amt Sched:	\$116,424.00	Debt:	\$60,101.81	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$34,951.20	Accrued Int:	\$0.00
				Balance Due:	\$25,150.61

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
5200	M & T BANK							
520-0	M & T BANK	C	02/07/2023	0	(\$2,302.81)	\$0.00	(\$2,302.81)	08/30/2024
							Cred Rfd Chk #: 244977	
520-0	M & T BANK		01/18/2023	9015561	\$2,302.81	\$0.00	\$2,302.81	01/18/2023
520-0	M & T BANK		11/16/2022	9015146	\$1,256.08	\$0.00	\$1,256.08	11/16/2022
520-0	M & T BANK		10/18/2022	9014929	\$1,324.97	\$0.00	\$1,324.97	10/18/2022
520-0	M & T BANK		06/14/2022	9014083	\$1,233.12	\$0.00	\$1,233.12	06/14/2022
520-0	M & T BANK		05/17/2022	9013870	\$1,233.12	\$0.00	\$1,233.12	05/17/2022
520-0	M & T BANK		04/12/2022	9013657	\$1,027.60	\$0.00	\$1,027.60	04/12/2022
520-0	M & T BANK		03/16/2022	9013439	\$1,027.60	\$0.00	\$1,027.60	03/16/2022
520-0	M & T BANK		02/16/2022	9013216	\$1,027.59	\$0.00	\$1,027.59	02/16/2022
520-0	M & T BANK		01/19/2022	9012993	\$1,233.13	\$0.00	\$1,233.13	01/19/2022
520-0	M & T BANK		10/14/2021	9012249	\$2,539.17	\$0.00	\$2,539.17	10/14/2021
520-0	M & T BANK		09/14/2021	9011998	\$2,539.18	\$0.00	\$2,539.18	09/14/2021
520-0	M & T BANK		08/18/2021	9011747	\$1,269.58	\$0.00	\$1,269.58	08/18/2021
520-0	M & T BANK		07/14/2021	9011479	\$1,269.59	\$0.00	\$1,269.59	07/14/2021

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u> <u>DisbDescrp</u>	<u>Total</u>	<u>Reconciled</u>
520-0	M & T BANK		05/18/2021	9010941	\$2,201.63	\$0.00	\$2,201.63	05/19/2021
520-0	M & T BANK		04/15/2021	9010658	\$932.04	\$0.00	\$932.04	05/13/2021
520-0	M & T BANK		02/17/2021	9010072	\$932.04	\$0.00	\$932.04	02/17/2021
520-0	M & T BANK		11/03/2020	9008965	\$18.63	\$0.00	\$18.63	11/03/2020
520-0	M & T BANK		10/15/2020	9008692	\$1,485.16	\$0.00	\$1,485.16	10/15/2020
520-0	M & T BANK		09/17/2020	9008373	\$1,616.24	\$0.00	\$1,616.24	09/17/2020
520-0	M & T BANK		08/12/2020	9008054	\$1,480.56	\$0.00	\$1,480.56	08/12/2020
520-0	M & T BANK		06/02/2020	9007473	\$2,961.14	\$0.00	\$2,961.14	06/02/2020
520-0	M & T BANK		05/06/2020	9007237	\$6,343.03	\$0.00	\$6,343.03	05/06/2020
Sub-totals: \$34,951.20						\$0.00	\$34,951.20	
Grand Total: \$34,951.20						\$0.00		